# Case 13-15940-elf Doc 138 Filed 12/09/18 Entered 12/10/18 01:08:58 Desc

Imaged Certificate of Notice Page 1 of 4 United\_States Bankruptcy\_Court

Eastern District of Pennsylvania

In re: Martin Weissflog Laura O. Weissflog Debtors

Case No. 13-15940-elf Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2 Date Rcvd: Dec 07, 2018 Form ID: 3180W Total Noticed: 18

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018. #+Martin Weissflog, 43 Seminary Road, Glenmoore, PA 19343-1915
#+Laura O. Weissflog, 43 Seminary Road, Glenmoore, PA 19343-19 db jdb Glenmoore, PA 19343-1915 Chester County Tax Claim Bureau, 3602 W. Market Street, Suite 3602, 13348094 West Chester, Pa 19380 +Chester County Tax Claim Bureau, 13120131 313 W. Market Street, Suite 3602, West Chester, PA 19382-2804 13529715 +Fay Servicing, LLC, 939 W. North Avenue, Suite 680, Chicago IL 60642-1231 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386 +Ventnor City Tax Notice, 6201 Atlantic Avenue, Ventnor, NJ 08406-2734 13116309 13094411 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: megan.harper@phila.gov Dec 08 2018 03:30:46 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 08 2018 03:29:41 smq Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 08 2018 03:30:18 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut +E-mail/Text: bncmail@w-legal.com Dec 08 2018 03:30:08 615 Chestnut Street, Philadelphia, PA 19106-4404 ALTAIR OH XIII, LLC, 13167684 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 +E-mail/Text: bncmail@w-legal.com Dec 08 2018 03:30:08 ANTIO, LLC, 13121602 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 EDI: BANKAMER.COM Dec 08 2018 08:13:00 Bank of America, N.A., NC4-105-02-99, 13121591 PO Box 26012, Greensboro, NC 27420-6012 +E-mail/Text: bankruptcycollections@citadelbanking.com Dec 08 2018 03:31:01 13128082 Citadel Federal Credit Union, 520 Eagleview Blvd, Exton, PA 19341-1119 13098156 EDI: DISCOVER.COM Dec 08 2018 08:13:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025 EDI: PRA.COM Dec 08 2018 08:13:00 13150036 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541 +E-mail/Text: barbara@pahandcenter.com Dec 08 2018 03:31:04 13122862 Pennsylvania Hand Center Ltd. 101 S Bryn Mawr Avenue, Bryn Mawr, Pa 19010-3124
EDI: Q3G.COM Dec 08 2018 08:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, 13144971 PO Box 788, Kirkland, WA 98083-0788 TOTAL: 11 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* 13334207 LBNJ, LLC through its Custodian SB Muni 13167354\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541) TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2018 Signature: /s/Joseph Speetjens District/off: 0313-2 User: admin Page 2 of 2 Date Rcvd: Dec 07, 2018

Form ID: 3180W Total Noticed: 18

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2018 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor U.S. Bank National Association, as Trustee of PROF-2012-S1 Holding Trust I ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com

DANIELLE BOYLE-EBERSOLE on behalf of Creditor U.S. Bank National Association, as Trustee of PROF-2012-S1 Holding Trust I debersole@hoflawgroup.com, bbleming@hoflawgroup.com

DAVID H. LIPOW on behalf of Creditor U.S. Bank National Association, as Trustee, relating to Home Equity Mortgage Trust Series 2007-2, Home Equity Mortgage Pass-Through Certificates, Series 2007-2 bkecf@milsteadlaw.com, dlipow@milsteadlaw.com

GARY E. THOMPSON on behalf of Debtor Martin Weissflog get24esq@aol.com

GARY E. THOMPSON on behalf of Joint Debtor Laura O. Weissflog get24esq@aol.com

JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association, as Trustee, relating to Home Equity Mortgage Trust Series 2007-2, Home Equity Mortgage Pass-Through Certificates, Series 2007-2 bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com

LINDA S. FOSSI on behalf of Creditor LBNJ, LLC through its Custodian SB Muni lfossi@zeitzlawfirm.com, rzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com

THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association, as Trustee, relating to Home Equity Mortgage Trust Series 2007-2, Home Equity Mortgage Pass-Through Certificates, Series 2007-2 tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 10

	<u>Imaged Certificate of Notice</u>	<u> Page 3 of 4                                 </u>
Information to identify the case:		
Debtor 1	Martin Weissflog	Social Security number or ITIN xxx-xx-8038
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	Laura O. Weissflog	Social Security number or ITIN xxx-xx-0891
	First Name Middle Name Last Name	EIN
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 13–15940–elf		

# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Martin Weissflog Laura O. Weissflog

<u>12/6/18</u>

By the court: Eric L. Frank

United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
   1322(b)(5) and on which the last payment
   or other transfer is due after the date on
   which the final payment under the plan
   was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained:

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Form 3180W Chapter 13 Discharge page 2